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Attorney Docket No. 663/35631
PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: John W. Adcock and Rodney A.J. Reynolds JUN 11 1999
 Serial No.: 09/254,148
 Filed: February 26, 1999
 For: AUTOMATIC ELECTRONIC FUNDS TRANSFER SYSTEM AND
METHOD

SUBMISSION OF MISSING PARTS IN APPLICATION

BOX Missing Part
 Honorable Assistant Commissioner for Patents
 Washington, D.C. 20231

Sir:

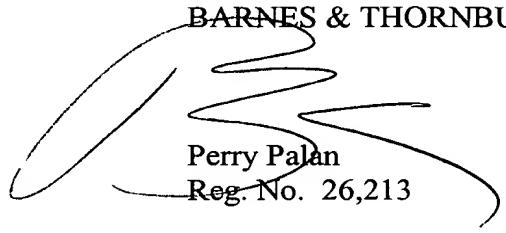
Attached hereto find:

1. The Notice to File Missing Parts of Application.
2. The executed Declaration.
3. Two Verified Statement Claiming Small Entity Status.
4. An executed Assignment.
5. The fee of \$65.00 (small entity) for filing the missing Declaration and \$40.00 for recording of the assignment.

06/16/1999 PVO/LPE 00000129 09254148
 Please credit any overpayments or charge any additional fees to the Deposit Account of
 Barnes & Thornburg, Account Number 02-1010 (663/35631).
 01 FC:254 65.00 OP

Respectfully submitted

BARNES & THORNBURG


 A handwritten signature in black ink, which appears to read "Perry Palan". Below the signature, the text "Reg. No. 26,213" is written.

Enclosures

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663/35631 09/254148
663/35631
Ref. Date 27/1999



UNITED STATES **PARTMENT OF COMMERCE**
Patent and Trademark Office
Address: ASSISTANT COMMISSIONER FOR PATENTS
Box PCT
Washington, D.C. 20231

U.S. APPLICATION NO.

09/254,148

FIRST NAMED APPLICANT

ATTY. DOCKET NO.

ADCOCK

J 663/35631

OIPE

INTERNATIONAL APPLICATION NO

560
JUN 11 1999

PCT/AU97/00548

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I.A. FILING DATE PRIORITY DATE

08/27/97 08/29/96

DATE MAILED

05/27/99

NOTIFICATION OF MISSING REQUIREMENTS UNDER 35 U.S.C. 371 IN THE UNITED STATES DESIGNATED/ELECTED OFFICE (DO/EO/US)

1. The following items have been submitted by the applicant or the IB to the United States Patent and Trademark Office as a Designated Office (37 CFR 1.494), an Elected Office (37 CFR 1.495):

U.S. Basic National Fee.
 Copy of the international application in:
 a non-English language.
 English.
 Translation of the international application into English.
 Oath or Declaration of inventors(s) for DO/EO/US.
 Copy of Article 19 amendments.
 Translation of Article 19 amendments into English.
 The International Preliminary Examination Report in English and its Annexes, if any.
 Translation of Annexes to the International Preliminary Examination Report into English.
 Preliminary amendment(s) filed 08/26/1999 and _____
 Information Disclosure Statement(s) filed _____ and _____
 Assignment document.
 Power of Attorney and/or Change of Address.
 Substitute specification filed _____
 Statement Claiming Small Entity Status.
 Priority Document.
 Copy of the International Search Report and copies of the references cited therein.
 Other:

2. The following items **MUST** be furnished within the period set forth below in order to complete the requirements for acceptance under 35 U.S.C. 371:

a. Translation of the application into English. Note a processing fee will be required if submitted later than the appropriate 20 or 30 months from the priority date.
 The current translation is defective for the reasons indicated on the attached Notice of Defective Translation.
 b. Processing fee for providing the translation of the application and/or the Annexes later than the appropriate 20 or 30 months from the priority date (37 CFR 1.492(f)).
 c. Oath or declaration of the inventors, in compliance with 37 CFR 1.497(a) and (b), identifying the application by the International application number and international filing date.
 The current oath or declaration does not comply with 37 CFR 1.497(a) and (b) for the reasons indicated on the attached PCT/DO/EO/917.
 d. Surcharge for providing the oath or declaration later than the appropriate 20 or 30 months from the priority date (37 CFR 1.492(e)).

3. Additional claim fees of \$ _____ as a large entity small entity, including any required multiple dependent claim fee, are required. Applicant must submit the additional claim fees or cancel the additional claims for which fees are due (37 CFR 1.492(g)). See attached PTO-875.

ALL OF THE ITEMS SET FORTH IN 2(a)-2(d) AND 3 ABOVE MUST BE SUBMITTED WITHIN ONE MONTH FROM THE DATE OF THIS NOTICE OR BY 21 OR 31 MONTHS FROM THE PRIORITY DATE FOR THE APPLICATION, WHICHEVER IS LATER. FAILURE TO PROPERLY RESPOND WILL RESULT IN ABANDONMENT.

The time period set above may be extended by filing a petition and fee for extension of time under the provisions of 37 CFR 1.136(a).

4. Translation of the Annexes **MUST** be submitted no later than the time period set above or the annexes will be cancelled. Note processing fee will be required if submitted later than 30 months from the priority date.

5. The Article 19 amendments are cancelled since a translation was not provided by the appropriate 20 (37 CFR 1.494(d)) or 30 (37 CFR 1.495(d)) months from the priority date.

Applicant is reminded that any communication to the United States Patent and Trademark Office must be mailed to the address given in the heading and include the U.S. application no. shown above. (37 CFR 1.5)

A copy of this notice MUST be returned with this response.

Enclosed: PCT/DO/EO/917 Notice of Defective Translation

PTO-875

FORM PCT/DO/EO/905 (December 1997)

Christine Washington C.W.

Telephone: National Stage Processing
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